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DESDO COUNTY, MS
W.E. DAVIS, CH CLERK

After Recording Return To:
Charlene Busselaar
Wilshire Credit Corporation
14523 SW Millikan Way, Suite 200
Beaverton, OR 97007
PHNA

LIMITED POWER OF ATTORNEY

Merrill Lynch Mortgage Lending, Inc., a Delaware corporation, having an address of 4 World Financial Center, New York New York 10080, as owner (the "Owner"), under a Servicing Commitment Letter Agreement, dated as of February 1, 2004, as amended, and any subsequent mortgage loan servicing agreement between Wilshire Credit Corporation, as servicer ("Servicer") and the Owner (the "Servicing Agreement"), constitutes and appoints Wilshire Credit Corporation, a Nevada corporation having an office at 14523 SW Millikan Way, Beaverton, Oregon 97005, its true and lawful attorney-in-fact, with only such power and authority as is expressly enumerated and hereby conferred in its name, place and stead and for its use and benefit, to make, sign, execute, acknowledge, deliver, file for record and record any such instruments in its behalf and to effectuate the following enumerated transactions as the same may relate to a mortgage or deed of trust and mortgage notes secured thereby and serviced for the undersigned by said attorney-in-fact.

This appointment shall apply to the following transactions only:

- 1 The modification or re-recording of a mortgage or deed of trust
- 2 The subordination of the lien of a mortgage or deed of trust
- 3 The execution of partial satisfactions/releases and partial reconveyances and the execution of requests to trustees to accomplish the same.
- 4 The completion of loan assumption agreements.
- 5 The assignment of any Mortgage or Deed of Trust and the related Mortgage Note.
- 6 The commencement and completion of judicial and non-judicial foreclosure proceedings and the defense of lawsuits in connection therewith.
- 7 The full satisfaction/release of a mortgage (or assignment of mortgage without recourse) or requests to the Owner for a full reconveyance upon payment and discharge of all sums secured thereby
- 8 The endorsement of checks, notes, drafts and other evidences of payment made payable to the Owner; and
- 9 The execution of deeds, transfers, tax declarations, certificates and any other documents or instruments that are necessary or appropriate for the sale, disposition or liquidation of real property acquired by the Owner, either by foreclosure or by deed-in-lieu of foreclosure.

The undersigned gives to said attorney-in-fact full power and authority to execute such instruments and to do and perform all and every act and thing requisite, necessary and proper to carry into effect the express power or powers granted by or under this Limited Power of Attorney as fully, to all intents and purposes, as the undersigned might or could do, and hereby does ratify and confirm all that said attorney-in-fact shall lawfully do or cause to be done by authority hereof. Third parties without actual notice may rely upon the power granted to said attorney-in-fact under this Limited Power of Attorney and may assume that, upon the exercise of such power,

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all conditions precedent to such exercise of power have been satisfied and this Limited Power of Attorney has not been revoked unless an instrument of revocation has been recorded.

This Limited Power of Attorney has been executed and is effective as of this 4th day of November, 2005 and the same shall continue in full force and effect until the earlier of (i) December 31, 2007 and (ii) the recording of an instrument of revocation.

MERRILL LYNCH MORTGAGE LENDING, INC.,
as Owner

By: Angela Gioia

Name:

Title:

Angela Gioia
Authorized Signatory

STATE OF NEW YORK)

COUNTY OF NEW YORK)

On 5th Dec 2005, before me, a Notary Public in and for said State, personally appeared Angela Gioia, known to me to be a Vice President of Merrill Lynch Mortgage Lending, Inc., a Delaware corporation, that executed the within instrument, and also known to me to be the person who executed said instrument on behalf of such national banking association and acknowledged to me that such national banking association executed the within instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

Cheryl Mason
Notary Public

CHERYL MASON
Notary Public, State of New York
No. 01MA6010663
Qualified in Queens County
Commission Expires July 29, 2006